Mr. Speaker, as we consider the American Clean Energy and Security Act, we must ensure that we will make polluters pay and use the revenue to invest in job creation here at home and give a climate rebate to all Americans.

INFORMED CONSUMER CHOICE

The SPEAKER pro tempore. The Chair recognizes the gentlewoman from Connecticut (Ms. DELAURO) for 5 minutes.

Ms. DELAURO. Mr. Speaker, as we work to ensure every American has access to affordable choices of public or private health care coverage, we must also give them the tools to make informed choices about that coverage, to make sure that we will truly provide adequate protection in case they ever get sick.

We have all heard stories, sometimes tragic stories, about Americans who thought their health care coverage was comprehensive, only to realize that it had huge gaps once they actually got sick. Take the story of Jim Stacey, from Fayetteville, North Carolina. In 2000, Mr. Stacey and his wife bought a plan with a lifetime maximum payout of up to \$1 million per person. Then he learned he had prostate cancer. But the policy paid only \$1,480 of the more than \$17,000 in treatment costs.

The simple fact is that right now, what you see is not what you get as a customer trying to decide on a health care plan. According to one recent study from Georgetown University, health insurance plans that look similar up front with similar copays, deductibles and so-called "out-of-pocket limits" can actually result in drastically different out-of-pocket expenses at the end of the day. And yet because that information is buried in legalese, or simply left out altogether, the consumer cannot tell the difference before it is too late.

Mr. Speaker, when we buy cars, computers, even cereal, we know what we are getting and how much it will cost. And yet when it comes to purchasing health care coverage today, families are too often kept in the dark about what kind of care their plan covers or what out-of-pocket costs they may face in the case of a serious illness.

Health insurance is one of the most expensive products Americans buy. Consumers and employers pay on average over \$12,000 for it every single year. And yet we still expect them to make critical decisions about their health and well-being without all the information they need. You or I would never buy a car without first looking at its crash test ratings or knowing what kind of safety features it had. It is all laid out right on the sticker. Yet when it comes to health insurance, the most important information is simply not there.

And in a system where costs continue to skyrocket, the consequences have been devastating. Bad coverage and hidden exclusions can bankrupt people. Sixty-one percent of working age adults who had problems paying medical bills or were paying off medical debt in 2007 actually had health insurance at the time the care was provided.

That is why I plan to introduce the Informed Consumer Choices in Health Care Act to promote transparency in coverage and to provide crucial data to consumers and health care providers.

The American Cancer Society Cancer Action Network, the American Heart Association, Families USA, and the Campaign For America's Future endorse this legislation to promote consistent information standards, provide long-overdue data and resources for consumers and create a new Office of Health Insurance Oversight within the Department of Health and Human Services to administer accountability and transparency initiatives in coordination with State insurance regulators.

It is a simple idea that better information makes better consumers, and in the end, healthier families as well. That is what the Informed Consumer Choices in Health Care Act is all about. I hope you will join me in empowering consumers to make the right choices for themselves and their families to make sure that they can truly count on their health care coverage.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 50 minutes p.m.), the House stood in recess until 2 p.m.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order at 2 p.m.

PRAYER

The Chaplain, the Reverend Daniel P. Coughlin, offered the following prayer:

For us to approach You in prayer, Lord, does not mean we have exhausted all of our own energies and so now are forced to turn to You. You do not exist only on the edge of our outer limits.

Rather, Lord, You are at the very center of all existence. In prayer we simply become more aware of Your presence at every moment and in everything we do.

Lord, through our prayer, all reality and all our responsibilities take on new dimensions. In the midst of everything we discover the joy of Your creative presence and faithful love.

You bless the day. You bless Congress and this Nation both now and forever.

Amen.

THE JOURNAL

The SPEAKER. The Chair has examined the Journal of the last day's pro-

ceedings and announces to the House her approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER. Will the gentle-woman from California (Ms. RICHARD-SON) come forward and lead the House in the Pledge of Allegiance.

Ms. RICHARDSON led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

THOU SHALT NOT ASK

(Mr. POE of Texas asked and was given permission to address the House for 1 minute.)

Mr. POE of Texas. With the rash of crime by foreign nationals in the city of Houston, coupled with the recent shooting of two Houston police officers by illegals that were previously deported, the Houston Police Officers Union wants to end the archaic, absurd policy of not questioning people about their immigration status.

President Gary Blankenship of the union bluntly says, "My guys are tired of dealing with criminal aliens. The severity of the crime is escalating". He advocates weeding out dangerous criminals from the illegal community. He clearly says he doesn't want to round up the 400,000 illegals in the Greater Houston sanctuary community—just capture criminal illegals.

But who there! You can't do that, saith the mayor and the open border crowd. That's insulting. That's probably racial profiling. The nerve of the police to ask people their legal status. That might scare them. And that's the Federal Government's job.

So Houston will continue the policy of "Thou Shalt Not Ask", and, for political expediency, prefer the desires of the illegal community over the safety of the police, the citizens, and the legal immigrants.

And that's just the way it is.

NO RAISE FOR SENIORS, BUT THE ONE FOR CONGRESS STAYS?

(Mr. FLEMING asked and was given permission to address the House for 1 minute.)

Mr. FLEMING. For the first time in more than 30 years, Social Security recipients will not get a cost of living adjustment in 2010 or in 2011, yet most will pay increasing premiums for part B and D of Medicare. This is the first Social Security check cut since 1975!

So let me get this straight—no raise for seniors on a fixed income, but an automatic pay raise for Congress. What's wrong with this picture?

We're telling our seniors to make it on less while we are shelling out millions to protect animals such as the Brolga crane and the Iberian lynx—species not even found in the United States.

We're forcing our seniors to choose between food and medicine, but we are approving \$3 trillion in spending and budgets that will double the national deficit in 5 years and triple it in 10 years. On top of this Social Security pay cut, we are raising utility costs to seniors by an average of \$250 a month through cap-and-trade.

Where are the priorities among the liberals in this country? Certainly not with the elderly and disabled on fixed incomes.

A REAL DISCUSSION ON HEALTH CARE

(Mr. BOUSTANY asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. BOUSTANY. The American people want both sides of the aisle working together to help lower the cost of health care. However, according to a story in today's New York Times, even all but a few Democrats, in addition to Republicans, are being left out of the talks.

Some Washington Democrats are more concerned with implementing a government-run, bureaucratic health care system than achieving real solutions. Working together, we can lower the cost of health care in America while increasing access to a doctor and high-quality care.

Both sides have good answers, which we should consider. However, a silver bullet does not exist to solve all the problems. Compromise and common sense could produce results—such as lower costs, better access to a doctor, and coverage for all. And that's what we should be working toward.

Health care is a complex issue that affects individuals and businesses, young and old—everyone. And that's why it's more important than ever to work together to come up with good policies that will help the American people. They want us to work together to achieve real solutions—and that's what we should be working to, Madam Speaker.

THE STIMULUS PACKAGE

(Mr. REHBERG asked and was given permission to address the House for 1 minute.)

Mr. REHBERG. Across the country, we're seeing problems with the so-called "stimulus package." When I voted against this bill, I warned that time would reveal its inherent flaws.

While Americans were told that spending almost \$1 trillion would create jobs, unemployment continues to rise. It would make sense to spend stimulus money in the hardest hit counties, but the Associated Press reports that's not what's happening.

Instead, the massive and inflexible bill is causing waste. The Billings Gazette reported that a new Federal courthouse in Billings, Montana, will cost taxpayers an additional \$45 million as a result of the stimulus rules.

And now, Americans are denied the transparency we were promised. USA Today reports that the Web site meant to allow us to track every dime of stimulus spending won't be up and running for another 5 months. How many more jobs will we lose while we're waiting? How much more money will we waste? We can't afford any more of these flawed policies.

□ 1415

NEWS REPORTERS JOIN THE OBAMA ADMINISTRATION

(Mr. SMITH of Texas asked and was given permission to address the House for 1 minute.)

Mr. SMITH of Texas. Madam Speaker, the news industry faces a new threat to its job force—the Obama administration.

A senior producer at CNN announced last week that she will take a press secretary position in the Obama administration. She joins at least nine other reporters from such news outlets as The Washington Post, Los Angeles Times, Time magazine, CBS, ABC News and CNN who have left their jobs to join the administration.

It will be an easy transition for these former journalists since their primary job responsibility, supporting the Obama administration, remains essentially the same.

The bad news for Americans is that the line between objective journalism and partisan politics continues to be blurred. If the media wants to restore their credibility, they should act as objective observers, not seek jobs in the Obama administration.

MISSILE DEFENSE FUNDING CUTS

(Mr. COFFMAN of Colorado asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. COFFMAN of Colorado. Madam Speaker, missile defense is critical to the protection of our Nation. It requires constant improvement and innovation in order to meet the growing challenges by those who may wish to destroy us.

Iran is currently focused on developing nuclear weapons, and North Korea is hard at work, extending its military capability into space and, correspondingly, achieving a status where they can pose a threat to the security of the United States.

Some 25 countries and counting are acquiring domestic missiles, many capable of carrying weapons of mass destruction. Despite all this, the Obama administration plans to cut the Missile Defense Agency's budget for fiscal year 2010 by \$1.4 billion.

The reduction in missile defense should be of concern to all Americans. Without an investment in missile defense today, given the complexity of the science and engineering involved in developing new systems, we will not be able to respond to the threats to the United States of tomorrow.

TARP FRAUD

(Mr. STEARNS asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. STEARNS. Madam Speaker, with \$590 billion or 84 percent of the authorized troubled asset relief funds having already been handed out to Wall Street, the TARP Inspector General, Neil Barofsky, issued a 250-page report that recommended transparency and that all TARP recipients be made to detail how they will use bailout dollars and safeguard a new mortgage rescue effort against scams.

But 84 percent of the funds have already been given away. To call for greater transparency at this stage in the game is well beyond a day late and a dollar short.

However, what is encouraging is that the Inspector General, amid reports of rampant fraud, has realized and embraced his legal power and has instituted 20 criminal investigations and six audits.

In addition, he has begun to ask tough questions and look into who, quote, sought to influence decision-making by Treasury or bank regulators. Bold and encouraging words as The New York Times reported that Secretary Geithner has more than cordial relationships with many of the TARP recipient CEOs.

COMMUNICATION FROM THE CLERK OF THE HOUSE

The SPEAKER pro tempore (Ms. RICHARDSON) laid before the House the following communication from the Clerk of the House of Representatives:

OFFICE OF THE CLERK,

HOUSE OF REPRESENTATIVES, Washington, DC, May 12, 2009.

Hon. NANCY PELOSI, The Speaker, House of Representatives, Washington, DC.

DEAR MADAM SPEAKER: Pursuant to the permission granted in Clause 2(h) of Rule II of the Rules of the U.S. House of Representatives, I have the honor to transmit a sealed envelope received from the White House on May 11, 2009 at 2:33 p.m. and said to contain a message from the President whereby he submits the Updated Summary Tables, the Analytical Perspectives, and the Historical Tables to his Fiscal Year 2010 Budget.

With best wishes, I am

Sincerely,

LORRAINE C. MILLER, Clerk of the House.

TRANSMITTAL OF ADDITIONAL FISCAL YEAR 2010 BUDGET DOCUMENTS—MESSAGE FROM THE PRESIDENT OF THE UNITED STATES (H. DOC. NO. 111–3)

The SPEAKER pro tempore laid before the House the following message from the President of the United States; which was read and, together with the accompanying papers, referred